

**Office of Retirement Services**

P.O. Box 30171

(800) 381-5111 (Lansing area 322-5103)

Lansing MI 48909-7671

www.michigan.gov/ors

Public School Employees Application for Retirement

Please read the instructions and explanations of the different types of retirement on the back of this form. This form starts your retirement eligibility review. It does not guarantee your entitlement to a retirement benefit.

Section I: Member Information – Please print clearly.

NAME (LAST, FIRST, M.I.)	SOCIAL SECURITY NUMBER	DATE OF BIRTH
STREET ADDRESS	WORK PHONE	HOME PHONE
CITY, STATE, ZIP	TERMINATION DATE (MO/DAY/YR)	RETIREMENT EFFECTIVE DATE
EMPLOYING EDUCATIONAL AGENCY	JOB TITLE	

Section II: Account Status – Please answer the following questions, if appropriate.

- A. Have you ever received Workers' Compensation? ☐ **NO** ☐ **YES** If YES, list all the years in which you received Workers' Compensation. _____
- B. Are you planning to buy additional service credit? ☐ **NO** ☐ **YES** If YES, complete the next two questions.
Reminder: Payments (other than payroll amounts) must be received in ORS before terminating employment.
How much service credit are you planning to purchase? _____
Method of payment? ☐ Tax-Deferred Payment (TDP) ☐ Plan-to-plan transfer ☐ Direct (cash/check)
- C. As a result of a divorce, do you have an Eligible Domestic Relations Order (EDRO) or other domestic relations order on file or pending with the retirement system? ☐ **NO** ☐ **YES**

Section III: Employment Information

- A. I am normally employed for _____ days during the school year.
- B. During the period used to determine your final average compensation, are there any periods when you were not on the regular employment payroll? This will help determine your highest pension.
☐ **NO** ☐ **YES** If YES, which school years? _____
Reason for Unpaid Absence: _____

Section IV: Type of Retirement

I am applying for retirement benefits under the following category: *See the back for details. Check only one.*

- ☐ Regular ☐ Early Reduced ☐ Disability ☐ Duty Disability ☐ Deferred (10 yrs. service + age 60)
☐ Basic Deferred (30 yrs. service + age 55) ☐ MIP 30 and Out ☐ MIP 60 with 5

SIGNATURE	DATE
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Return your completed form to: ORS, P.O. Box 30171, Lansing, MI 48909-7671

Note: ORS will contact your payroll office when processing this application.

Instructions for completing the Application for Retirement

You must complete this application for retirement and submit it to the Office of Retirement Services (ORS) before the Retirement System can issue you a pension payment. Return this form and your other retirement-related forms to ORS three to six months before your retirement effective date. If you later decide to cancel your application, you must inform ORS at least one week before your first pension payment is mailed.

Section I. Member Information

Indicate your termination date in the box titled **Termination Date**. Your **Retirement Effective Date** is the first day of the month after you:

- 1) satisfy your age and service requirements,
- 2) terminate all Michigan public school employment, including all employment creditable under 1980 P.A. 300, as amended, and
- 3) have your completed application forms on file at the Office of Retirement Services (ORS).

NOTE: A retroactive pension cannot be paid for more than 12 months.

Section IV. Types of Retirement

Select from the following categories the **one** type of retirement benefit for which you are applying.

Both Member Investment Plan (MIP) and Basic Plan members are eligible for the following categories:

Regular - You will qualify for your pension when you are at least age 55 and have 30 or more years of service credit. At least 15 years of service credit must have been earned through this retirement system. You would also qualify if you are age 60 with at least 10 years of service credit.

Early Reduced – You qualify for this if you 1) are at least age 55, 2) have at least 15 years, but less than 30 years, of credited service (10 years of service credit must be earned under this retirement system), and 3) have earned at least 0.1 year of service credit (102 hours) in each of the five school fiscal years immediately before your retirement effective date. You must terminate Michigan public school service immediately before your retirement effective date. Your pension is permanently reduced by one-half of one percent for each month you take your pension before age 60 (6 percent per year).

Disability - If you are medically certified as being totally and permanently disabled and have 10 or more years of service credit, but do not meet the age and service requirements for a full retirement, you may qualify for a regular disability retirement. Your disability application must be received by ORS within 12 months after you terminate your public school employment.

Duty Disability - If you are medically certified as totally and permanently disabled from any gainful employment due to an injury or illness that occurred as a result of your employment in a Michigan public school and are receiving weekly Workers' Compensation payments, but do not meet the age and service requirements for a full retirement, you may qualify for a duty disability retirement. Your disability application must be received by ORS within 12 months after you terminate your public school employment.

Deferred - If you left public school employment before you were old enough to retire but after you were vested (at least 10 years of Michigan Public School service), you qualify for a deferred retirement at age 60.

Basic Plan members only are eligible for the following category:

Deferred - If you left public school employment with at least 30 years of service credit (15 years must have been earned through this retirement system) you qualify for a deferred pension when you reach age 55.

Member Investment Plan members only are eligible for the following categories:

30 and Out - You qualify for full retirement at any age with at least 30 years of service. However, if you purchased universal buy-in service credit, you must be at least age 46. At least 15 years of service credit must be Michigan Public School service. If you are over 55 years old, see Regular retirement above.

60 with 5 - You qualify if you are age 60 and have at least 5 years of Michigan Public School service but less than 10 years of credited service. You must also have earned at least 0.1 years of service credit (102 hours) in each of the five school fiscal years immediately before your retirement effective date. Your retirement must immediately follow your termination of service.